

Set	Items	Description
S1	3541218	BANK? OR CYBERBANK? OR FINANCIAL()INSTITUTION? OR SAVINGS(-2W)LOAN? OR S()L
S2	296501	(ACCOUNT? OR CHECKING? OR SAVINGS)(5N)(OPEN? OR NEW OR STA-RT? OR CREATE? OR INITIAT? OR ESTABLISH? OR SECOND)
S3	88426	(CHECK? OR AUTHEN? OR COMPAR? OR CONFIRM? OR VERIF? OR AUT-HOR? OR IDENTIF?)(5N)(IDENTIT? OR ID OR INDIVIDUAL?)
S4	13946122	SECOND? OR FIRST OR OTHER OR ALREADY OR EXIST? OR PREVIOUS? OR PRIOR OR CURRENT? OR ESTABLISH? OR ANOTHER? OR OUTSIDE?
S5	41233	S1 (10N) S2
S6	101	S5 (10N) S3
S7	42	S4 (10N) S6
S8	407	S1(5N)S4(5N)S3
S9	155	S1 (5N) S2 (5N) (REFERENCE? OR REFERRAL?)
S10	270	S2(5N)S3
S11	101	S1 (S) S10
S12	102	S5(S)S4(S)S3
S13	5551	BSA OR BANK()SECRE?()ACT
S14	674	BANK?()REFERENC?
S15	0	S8(S)S9
S16	2	(S13 OR S14) AND S6
S17	43	S7 OR S16
S18	31	RD (unique items)
S19	23	S18 NOT PY>1997
S20	20	S19 NOT PD>970331
File	88:	Gale Group Business A.R.T.S. 1976-2000/Jun 15 (c) 2000 The Gale Group
File	15:	ABI/INFORM(R) 1971-2000/Jun 14 (c) 2000 Bell & Howell
File	16:	Gale Group PROMT(R) 1990-2000/Jun 15 (c) 2000 The Gale Group
File	9:	Business & Industry(R) Jul/1994-2000/Jun 15 (c) 2000 Resp. DB Svcs.
File	13:	BAMP 2000/Jun W1 (c) 2000 Resp. DB Svcs.
File	734:	Dayton Daily News Oct 1990- 2000/Jun 14 (c) 2000 Dayton Daily News
File	810:	Business Wire 1986-1999/Feb 28 (c) 1999 Business Wire
File	623:	Business Week 1985-2000/Jun W1 (c) 2000 The McGraw-Hill Companies Inc
File	647:	CMP Computer Fulltext 1988-2000/May W4 (c) 2000 CMP
File	98:	General Sci Abs/Full-Text 1984-2000/May (c) 2000 The HW Wilson Co.
File	148:	Gale Group Trade & Industry DB 1976-2000/Jun 15 (c)2000 The Gale Group

(Reviewed all)

6/5/00

20/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 2000 Bell & Howell. All rts. reserv.

01203127 98-52522

Putting a stop to bad checks

Anonymous

Progressive Grocer v75n4 PP: 79-81 Apr 1996
ISSN: 0033-0787 JRNL CODE: PGR
WORD COUNT: 1157

...TEXT: color copiers."

Another problem, he says, is that IDs are fairly easy to duplicate. "The other thing is it's still pretty easy for an individual to open up checking accounts," says Burnside. "If I have 10 bank accounts, I can literally be 10 different people. Now, in most places you can still...

20/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 2000 Bell & Howell. All rts. reserv.

01116553 97-65947

Currency Transaction Reports revised by Treasury and IRS

Anonymous

Texas Banking v84n10 PP: 19 Oct 1995
ISSN: 0885-6907 JRNL CODE: TXB
WORD COUNT: 548

...ABSTRACT: of the Treasury have revised the Currency Transaction Report (CTR) to be filed under the **Bank Secrecy Act**. The CTR revision reduces the amount of information required by about 30%. The new form...

...TEXT: Internal Revenue Service have revised the Currency Transaction Report (CTR) to be filed under the **Bank Secrecy Act BSA**).

The CTR revision reduces the amount of information required by about 30 percent.

It is...

...to fill out.

This is the first time in the 25-year history of the **Bank Secrecy Act** that the form has been revised to reduce the amount of required information.

The new...

...and maintained in the financial institution's records may be used.

For example, if documents **verifying** an individual's **identity** were examined and recorded on a signature card when an **account** was **opened**, the **financial institution** may rely on that information.
A new criminal referral form

FinCEN also announced that a...

20/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 2000 Bell & Howell. All rts. reserv.

01023530 96-72923

Russia rewrites forex rules

Ferguson, Chris

Central European v5n4 PP: 68-69 Apr 1995
ISSN: 0962-2543 JRNL CODE: CEE

WORD COUNT: 1069

...TEXT: be used for investment activities, and funds cannot be transferred through correspondent accounts into I **accounts** .

Hard currency **accounts** can be **opened** by corporate and **individual** non-residents at **banks** **authorised** by the Russian Federation. No central bank licence or **other** permission is required. Hard currency may be freely imported, transferred and exported by non-residents...

20/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 2000 Bell & Howell. All rts. reserv.

00846410 94-95802

Niche banking

Russell, Joel

Business Mexico v4n4 PP: 7 Apr 1994

ISSN: 0187-1455 JRNL CODE: BUM

WORD COUNT: 746

...TEXT: of "Foreign Banks in Mexico."

Donnelly began by listing what chemical and perhaps most foreign **banks** would not do: **establish** branch networks, **open checking accounts** , make loans to **individuals** , take payment for light and telephone bills, or engage in any type of retail banking...

20/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 2000 Bell & Howell. All rts. reserv.

00703690 93-52911

SME: A new measurement of the U.S. money supply

Batamarco, Robert; Salerno, Joseph T

Mid-Atlantic Journal of Business v29n1 PP: 109-131 Mar 1993

ISSN: 0732-9334 JRNL CODE: JBJ

WORD COUNT: 6263

...TEXT: see Meyer 17, 29!, White 32, 310! and Osborne 19, 19!.

26. "Typically, the funds **establish** a central clearing **account** at a **bank** . When **checks** , really drafts, written by **individuals** are presented to the bank, it notifies the mutual fund of the number of fund...

20/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 2000 Bell & Howell. All rts. reserv.

00442711 89-14498

The Cash Economy

Richards, Robert

Australian Accountant v59n1 PP: 12-15 Feb 1989

ISSN: 0004-8631 JRNL CODE: AAA

...ABSTRACT: to report suspect transactions, 5. to impose obligations on cash dealers in relation to the **verification** of the **identity** of **individuals** seeking to open accounts or to become signatories to **existing accounts** , and 6. to **create** an offense of **opening** or operating a **bank account** or similar account with a cash dealer in a false name. Several transactions are eligible...

20/3,K/7 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2000 The Gale Group. All rts. reserv.

04412238 Supplier Number: 46473083 (USE FORMAT 7 FOR FULLTEXT)
**INTERNET ACCESS: INTUIT LAUNCHES EXPANDED QUICKEN FINANCIAL NETWORK ON THE
INTERNET; WEB SITE NOW OFFERS INSURANCE, INVESTING AND BANKING SERVICES,
FINANCIAL NEWS & INFORMATION**
EDGE: Work-Group Computing Report, pN/A
June 17, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1583

... addition to existing areas for Intuit's Financial Institution
Partners, a new service from Compass **Bank** enables **individuals** to apply
for **checking** and savings **accounts** and credit cards online. **Other new**
services from **bank** partners will follow.
o Intuit Products - Includes links to the **existing** Intuit Home Page
for information on Intuit products and promotions as well as product and...

20/3,K/8 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

04402205 Supplier Number: 46457808 (USE FORMAT 7 FOR FULLTEXT)
**Intuit Launches Expanded Quicken Financial Network on the Internet; Web
Site Now Offers Insurance, Investing and Banking Services, Financial News
and Information.**
Business Wire, p06111106
June 11, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2039

... addition to existing areas for Intuit's Financial Institution
Partners, a new service from Compass **Bank** enables **individuals** to apply
for **checking** and savings **accounts** and credit cards online. **Other new**
services from **bank** partners will follow.
-- Intuit Products - Includes links to the **existing** Intuit Home Page
for information on Intuit products and promotions as well as product and...

20/3,K/9 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2000 The Gale Group. All rts. reserv.

03699454 Supplier Number: 45237330 (USE FORMAT 7 FOR FULLTEXT)
FINAL BSA WIRE TRANSFER RULES ISSUED
Money Laundering Alert, v6, n4, pN/A
Jan, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1436

FINAL BSA WIRE TRANSFER RULES ISSUED

... that 60,000 institutions will be affected. The rules, which will
form part of the **Bank Secrecy Act** regulations, will increase their
recordkeeping burdens, Treasury says, by an average of 16.3 hours...

...established customer" for purposes of the record keeping and retention
requirements. The final rule requires **verification** of **identity** of
transmitters and recipients who are not "**established** customers" defined
as:

- an **accountholder** or a person which the **financial institution**
has obtained and maintains on file the name, address and social security
number or employer...

...the information that institutions already retain for purposes related to
prudent business practices or prior **BSA** requirements. Much of the

information can be obtained and retrieved without substantial cost.
The final...

...securities brokers and dealers and another for banks. Those changes will be part of the **BSA** regulations at 31 CFR 103.33 (e) and (f).

The responsibilities are almost identical. The...

20/3,K/10 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2000 Resp. DB Svcs. All rts. reserv.

01616426 (USE FORMAT 7 OR 9 FOR FULLTEXT)
AMERICA ONLINE LAUNCHES EXTENSIVE BANKING SERVICE
(America Online launched Banking Center service, to link 6.2 mil AOL users to 19 financial institutions for various banking services)
Atlanta Journal & Constitution , p N/A
September 05, 1996
DOCUMENT TYPE: Regional Newspaper ISSN: 0093-1179 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 484

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...AOL says the service is safe, because data are encrypted and passwords are used to **verify** customers' identities .

Atlanta-based Security **First** Network **Bank** , which has **opened** more than 5,000 Internet **accounts** with more than \$14 million in deposits since going online in October, is among the...

20/3,K/11 (Item 1 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2000 Resp. DB Svcs. All rts. reserv.

01030117 00852920
How to Prevent Fraud
(One way for credit unions to prevent fraud is to educate members holding credit card holders about scams that are occurring)
Article Author(s): Stamm, Sandy
Credit Union Executive, p 23
January 1997
DOCUMENT TYPE: Journal; Guideline ISSN: 1053-6744 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...on the other hand, includes new-account and account-takeover frauds. One way to reduce **new -account** fraud is for **financial institutions** to **verify** if the **individual** who **opened** a **new account** **exists** , is employed, and knows about the account through a simple phone call at work. Account...

20/3,K/12 (Item 2 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2000 Resp. DB Svcs. All rts. reserv.

01026151 00829527
Government Electronic Payments: A Wakeup Call for Banks
(The article discusses the US government's move to electronic payments and how it affects the banking industry)
Article Author(s): Glassman, Cynthia A; Wells, James R, Jr
Journal of Retail Banking, v 18, n 4, p 53-56
Winter 1996
DOCUMENT TYPE: Journal ISSN: 0195-2064 (United States)
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...the government because they are cheaper, safer, and easier to make and track than checks. **Second**, consumers with **bank accounts** can easily make payments through EFT, while **individuals** who were used to **checks** need to be educated and supported about the new process. Third, EFTs provide vendors with...

20/3,K/13 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

08670970 SUPPLIER NUMBER: 18214232 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Putting a stop to bad checks. (A Progressive Grocer Sector Report)
Mathews, Ryan
Progressive Grocer, v75, n4, p79(2)
April, 1996
ISSN: 0033-0787 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1235 LINE COUNT: 00095

... color copiers."
Another problem, he says, is that IDs are fairly easy to duplicate.
"The **other** thing is it's still pretty easy for an **individual** to **open** up multiple **checking accounts**," says Burnside. "If I have 10 **bank** accounts, I can literally be 10 different people. Now, in most places you can still...

20/3,K/14 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

08152171 SUPPLIER NUMBER: 17452453 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Verisign to test on-line IDs for electronic commerce. (digital identification numbers)
Tucker, Tracey
American Banker, v160, n182, p15(1)
Sep 21, 1995
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 599 LINE COUNT: 00053

... of digital IDs and issuing them to customers. The IDs could then be used to **verify** customers' **identities** before the **bank** gives access to **account** information.
Verisign **established** a financial services group earlier this month that will focus on marketing the technology to...

20/3,K/15 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

07707716 SUPPLIER NUMBER: 16642008 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Ellwood Federal, Economy Savings are renamed ESB. (Ellwood Federal Savings Bank; Economy Savings Bank PaSA; ESB Bank)
Olson, Thomas
Pittsburgh Business Times, v14, n27, p3(1)
Feb 6, 1995
ISSN: 0279-330X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 406 LINE COUNT: 00032

... operate independently.
By the end of March, Ellwood Federal and ESB's subsidiary, Economy Savings **Bank**, will be renamed: "**ESB Bank**," executives **confirmed**.
The **new identity** for the **savings bank** subsidiaries is the **second** and final major step in merging ESB Bancorp into Ellwood Federal's parent, PennFirst Bancorp...

20/3,K/16 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

06469945 SUPPLIER NUMBER: 13812914 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Deluxe system sniffs out check bouncers. (Deluxe Corp. offers ChexSystems)
(Technology/Operations)
Iida, Jeanne
American Banker, v158, n105, p3(1)
June 3, 1993
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 480 LINE COUNT: 00039

... number with the ChexSystems data base, which contains eight million Social Security numbers of known **check** abusers, including both **individuals** and companies.

But criminals often **open new accounts** at another **bank** before a **bank** closes an old account. By combining data on closed accounts with data on checks that...

20/3,K/17 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04889122 SUPPLIER NUMBER: 09195332 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial systems and financial regulation in dynamic Asian economies.
(Special Feature)
Financial Market Trends, n47, p17(34)
Oct, 1990
ISSN: 0378-651X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 21492 LINE COUNT: 01773

... and institutions to invest in foreign securities through authorised banks has also been increased. Finally, **individuals** and institutions have been **authorised** to **open** foreign exchange demand and time **accounts** at appointed **banks**.

Given this **new** capability of residents to invest abroad, the potential **exists** for substantial cross-border investments and services with consequent opportunities for international banks and securities...

20/3,K/18 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2000 The Gale Group. All rts. reserv.

04832705 SUPPLIER NUMBER: 09584563 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Banking as easy as 1-2-3; First Interstate Bank launches low-income banking services.
PR Newswire, 1109DV003
Nov 9, 1990
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 656 LINE COUNT: 00053

... Denver today announced it will offer a package of services specifically designed to meet the **banking** needs of low-income **individuals**.

The **new** package includes a **checking account** with no minimum balance required, overdraft protection, and a **savings account** that can be **opened** with as little as \$25.

First Interstate Bank developed this new package of services -- Banking as Easy as 1-2-3 -- in response...

20/3,K/19 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

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04584449 SUPPLIER NUMBER: 08583740 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Finance ministry issues guidelines against money laundering.

Japan Economic Newswire, K900628057

June 28, 1990

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 235 LINE COUNT: 00020

... BY THE GROUP OF SEVEN NATIONS.

THE GUIDELINES, INTENDED FOR BANKS, LIFE INSURANCE COMPANIES AND
OTHER FINANCIAL INSTITUTIONS , CALL FOR CHECKING THE IDENTITY OF
THEIR CUSTOMERS WHEN THEY OPEN ACCOUNTS AND REPORTING TO THE
AUTHORITIES ANY SUSPICIOUS TRANSFERS OF CASH, MINISTRY OFFICIALS SAID.
BANKS AND...

20/3,K/20 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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03662471 SUPPLIER NUMBER: 06521640 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Americans change views on borrowing money. (John Carlson, Division Vice
President, Consumer Lending, for First American Savings Bank, discusses
home equity loans)**

PR Newswire, 0801CH007

Aug 1, 1988

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1115 LINE COUNT: 00089

... Graduate School of Retail Banking, he has extensive experience in
all aspects of consumer lending.

First American Savings Bank , FSB, is the **second** largest
savings bank in North Carolina, providing **savings , checking** and
loan services to **individuals** . Headquartered in Greensboro, **First**
American operates 34 full service offices in communities across the state.
The bank also operates...